

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 District of Rhode Island

In re:
 Karen A Delamotte
 Debtor

Case No. 14-10661-DF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0103-1

User: admin
 Form ID: B9A

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Mar 31, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2014.

db +Karen A Delamotte, 85 Mill Street Apt 2, Newport, RI 02840-3164
 944212312 Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 944212315 +The Peoples Credit Uni, 858 West Main Rd, Middletown, RI 02842-6398

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: wwh@lawhch.com Mar 31 2014 18:30:22 William W. Harvey, Harvey, Carr & Hadfield,
 47 Long Wharf Mall, Newport, RI 02840

tr +EDI: BCAPISATURO.COM Mar 31 2014 18:28:00 Charles A. Pisaturo, Jr.,
 Law Offices of Charles A. Pisaturo Jr., 1055 Elmwood Avenue, Providence, RI 02907-3640

ust +E-mail/Text: ustpregion01.pr.ecf@usdoj.gov Mar 31 2014 18:30:25 Gary L. Donahue,
 Office of the U.S. Trustee, 10 Dorrance Street, Providence, RI 02903-2018

944212305 EDI: BANKAMER.COM Mar 31 2014 18:28:00 Bank Of America, Po Box 982235, El Paso, TX 79998
 944212306 +EDI: TSYS2.COM Mar 31 2014 18:28:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014

944212307 +EDI: CHASE.COM Mar 31 2014 18:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 944212308 +EDI: CITICORP.COM Mar 31 2014 18:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 944212309 +EDI: WFNNB.COM Mar 31 2014 18:28:00 Comenity Capital/hsn, 995 W 122nd Ave,
 Westminster, CO 80234-3417

944212310 EDI: IRS.COM Mar 31 2014 18:28:00 IRS Central Insolvency Operation, PO BOX 21126,
 Philadelphia, PA 19114-0326

944212311 +EDI: LTDFINANCIAL.COM Mar 31 2014 18:28:00 Ltd, 7322 Southwest Freeway Suite 1600,
 Houston, TX 77074-2134

944212313 +EDI: CITICORP.COM Mar 31 2014 18:28:00 Shell/citi, Po Box 6497,
 Sioux Falls, SD 57117-6497

944212314 +EDI: WTRRN BANK.COM Mar 31 2014 18:28:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

944212316 +EDI: TFSR.COM Mar 31 2014 18:28:00 Toyota Motor Credit, 1500 W Park Dr,
 Westborough, MA 01581-3936

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2014 at the address(es) listed below:
 NONE.

TOTAL: 0

**UNITED STATES BANKRUPTCY COURT
DISTRICT of RHODE ISLAND**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/28/14 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. ***Participants should plan on arriving to the court at least 20–30 minutes in advance of the scheduled meeting time in order to be processed through building security. You must bring this notice in order to use the appointment line for quicker processing.***

**Creditors– Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen A Delamotte
aka Karen Maria Abbondanza
85 Mill Street Apt 2
Newport, RI 02840

Case Number:
1:14-bk-10661

Last Four digits of SSN/Taxpayer ID/Ein Nos.:
xxx-xx-1127

Attorney for Debtor(s) (name and address):

William W. Harvey
Harvey, Carr & Hadfield
47 Long Wharf Mall
Newport, RI 02840
Telephone number: (401)847-6000

Bankruptcy Trustee (name and address):

Charles A. Pisaturo Jr.
Law Offices of Charles A. Pisaturo Jr.
1055 Elmwood Avenue
Providence, RI 02907-2817
Telephone number: (401) 274-3800

Meeting of Creditors

Date: **May 1, 2014**

Time: **02:00 PM**

Location: **The Federal Center, 380 Westminster Street, 6th Floor Room 620, Providence, RI 02903**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/30/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors unless the exceptions specified in Fed.R.Bankr.P. 1019(2)(B) apply.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditors with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

The Federal Center
380 Westminster Street
6th Floor
Providence, RI 02903
Telephone number: (401) 626-3100
www.rib.uscourts.gov

For the Court:

Clerk of the Bankruptcy Court:



Susan M. Thurston

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 3/29/14

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditors with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Electronic Bankruptcy Noticing	Parties can now choose to receive all notices and attachments served by the clerk's office electronically instead of via US mail. For information on or how to register for this free service, contact the Bankruptcy Noticing Center at www.ebnuscourts.com .
— Refer to Other Side for Important Deadlines and Notices —	